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e-filed: 10/16/09

Attorney for Debtors

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEVADA**

\* \* \* \* \*

In Re,

JESUS ROMERO

Debtor(s)

) Case No: BK-9-27799  
) Chapter 13  
)  
) NOTICE OF HEARING ON DEBTORS'  
) MOTION TO AVOID LIEN AND MODIFY  
) RIGHTS OF SECOND MORTGAGE  
)  
) Hearing Date: November 19, 2009  
) Hearing Time: 2:30 PM  
)

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NOTICE IS HEREBY GIVEN that a Motion to Avoid Lien and Modify Rights  
Of Debtors' Second Mortgage was filed on October 14, 2009, by Melissa Cain,  
Attorney for the Debtor. The Motion seeks the following relief: To avoid the lien and  
modify the rights of second mortgage, HSBC. Any opposition must be filed pursuant  
to Local Rule 9014 (d) ( 1 ).

1 NOTICE IS FURTHER GIVEN that if you do not want the court to grant the  
2 relief sought in the Motion, or if you want the court to consider your views on the  
3 Motion, then you must file an opposition with the court, and serve a copy on the  
4 person making the Motion NO LATER THAN 15 DAYS after the date of this Notice.  
5 If the hearing date has been set on less than 15 days' notice, then the opposition must  
6 be filed and served NO LATER THAN 5 BUSINESS DAYS before the hearing. The  
7 opposition must state your position, set forth all relevant facts and legal authority, and  
8 be supported by affidavits or declarations that conform to Local Rule 9014 ( c ).  
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11 If you object to the relief requested, you must file a WRITTEN response to this  
12 pleading with the court. You MUST also serve your written response on the person  
13 who sent you this notice.  
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16 If you do not file a written response with the court, or if you do not serve your  
17 written response on the person who sent you this notice, then:  
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- The Court may refuse to allow you to speak at the scheduled  
20 hearing; and  
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  - The Court may rule against you without formally calling the  
22 matter at the hearing.  
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- 24

25 NOTICE IS FURTHER GIVEN that the hearing on the said Motion will be held  
26 before a United States Bankruptcy Judge, in the Foley Federal Building,  
27  
28

1 300 Las Vegas Boulevard South, Third Floor, Bankruptcy Courtroom No. 2, Las  
2 Vegas, Nevada 89101, on November 19, 2009, at the hour of 2:30 PM.  
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4 Dated this 14<sup>th</sup> day of October, 2009.  
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6 Submitted by:  
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9  
10 /S/ MELISSA CAIN, Esq

11 3080 S. Durango Dr. Ste 103  
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